

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA**

In re:

WILLIAM A BAILEY
JACQUELINE LEBRON BAILEY
Debtor(s)

Case No. 16-40643-EJC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

O. Byron Meredith III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2016.
- 2) The plan was confirmed on 08/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/05/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,486.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,997.65
Less amount refunded to debtor	\$210.29

NET RECEIPTS:	\$6,787.36
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$660.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,660.99
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEL RECV M	Unsecured	689.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	NA	464.94	464.94	15.65	0.00
ARMY & AIR FORCE EXCHANGE SEF	Unsecured	NA	8,832.95	8,832.95	297.33	0.00
BANK OF AMERICA	Unsecured	6,200.00	NA	NA	0.00	0.00
CALVARY SPV I LLC	Unsecured	3,525.00	3,525.14	3,525.14	118.67	0.00
CALVARY SPV I, LLC / GE CAPITAL F	Unsecured	3,525.00	NA	NA	0.00	0.00
CAPIO PARTNERS LLC	Unsecured	999.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	5,769.00	5,769.56	5,769.56	194.21	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	2,703.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	711.00	NA	NA	0.00	0.00
CITIBANK / SEARS	Unsecured	NA	NA	NA	0.00	0.00
COLLECTRON INC	Unsecured	743.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	2,267.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Unsecured	412.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION/MOH	Unsecured	NA	4,828.35	4,828.35	162.53	0.00
DISCOVER FINANCIAL	Unsecured	7,280.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Unsecured	482.00	NA	NA	0.00	0.00
EVERHOME MORTGAGE CO/EVER B	Unsecured	NA	NA	NA	0.00	0.00
FIA CSNA	Unsecured	NA	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO.	Secured	36,938.00	36,543.97	NA	0.00	0.00
JASMINE BROWN	Priority	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	214.00	505.65	505.65	17.02	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	505.00	NA	NA	0.00	0.00
KAY JEWELERS/STERLING JEWELER	Unsecured	NA	NA	NA	0.00	0.00
LAKESHA BENNETT	Priority	NA	NA	NA	0.00	0.00
LCA SERVICES INC	Unsecured	805.00	NA	NA	0.00	0.00
MARIELY ORTIZ	Priority	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	3,421.09	3,421.09	115.16	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,525.66	1,525.66	44.11	0.00
MIDLAND FUNDING LLC	Unsecured	NA	8,986.19	8,986.19	302.51	0.00
MIDLAND FUNDING/YAMAHA	Secured	7,438.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MOHELA/DEPT OF ED	Unsecured	4,796.00	NA	NA	0.00	0.00
NAVY FEDERAL CR UNION	Unsecured	3,697.00	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	1,851.00	53.00	53.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	355.50	355.50	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	3,701.31	3,701.31	124.58	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	10,307.80	10,307.80	346.98	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	1,744.47	1,744.47	58.73	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	949.93	949.93	31.99	0.00
NEW SOUTH FED SAVING	Unsecured	NA	NA	NA	0.00	0.00
PNC	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	581.00	559.91	559.91	16.18	0.00
PROFESSIONAL DEBT MEDI	Unsecured	1,492.00	NA	NA	0.00	0.00
RADIO SHACK/CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	NA	547.73	547.73	0.00
SELECT PORTFOLIO SERVICING INC	Secured	92,879.00	92,808.09	92,808.09	0.00	0.00
SOVEREIGN BANK	Unsecured	NA	NA	NA	0.00	0.00
SPRINT CORP.	Unsecured	850.00	548.51	548.51	15.86	0.00
ST JOSEPH'S/CANDLER	Unsecured	NA	1,081.00	1,081.00	36.38	0.00
STELLAR RECOVERY INC	Unsecured	350.00	NA	NA	0.00	0.00
SYNCB/ROOMS TO GO	Unsecured	NA	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS I	Unsecured	731.00	NA	NA	0.00	0.00
U S DEPT OF EDUCATION	Unsecured	13,750.00	20,223.21	20,223.21	680.75	0.00
USA DISCOUNTERS CREDIT	Secured	2,688.00	NA	NA	0.00	0.00
USAA	Unsecured	20,049.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	6,962.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL BANK	Unsecured	608.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	NA	NA	0.00	0.00
WORLD OMNI	Unsecured	13,215.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$92,808.09	\$0.00	\$0.00
Mortgage Arrearage	\$547.73	\$547.73	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$93,355.82	\$547.73	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,384.17	\$2,578.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,660.99</u>
Disbursements to Creditors	<u>\$3,126.37</u>

TOTAL DISBURSEMENTS : **\$6,787.36**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/04/2017

By: /s/ O. Byron Meredith III

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.